

LACERA

Spotlight on Retirement

March 2005
Vol. 16 No. 1

LOS ANGELES COUNTY EMPLOYEES RETIREMENT ASSOCIATION

NEWS FOR RETIRED MEMBERS

April 2005 Retiree Cost-of-Living Benefit

On February 10, 2005, the Board of Retirement approved the retiree Cost-Of-Living Adjustment (COLA) benefit for 2005. All LACERA retirees or survivors in Plans A, B, C, and D, will receive a cost-of-living increase in their April 30 check. Plan E members are eligible for up to 2% cost-of-living benefit on the service they earned after June 4, 2002.

The Maximum Cost-of-Living Benefit

This year retirees and survivors in Plans A, B, C, and D who receive an allowance are eligible for the

maximum cost-of-living increase allowed under the Government Code, as adopted by the Board of Supervisors. The maximums are 3% for Plan A and 2% for Plans B, C, and D members. Plan E members who retired on or after June 4, 2002 will receive up to 2%, as explained on page 11.

The CPI change was 4.4% for the year ending December 2004. By law, the Board of Retirement can accumulate the excess over the maximum allowable COLA (3% for Plan A and 2% for Plans B, C, D, and E) and use it in the future to supplement an April COLA benefit

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Proposed Ventura Settlement Document Finalized

A proposed settlement agreement covering retroactive implementation of the Ventura decision has been approved by counsel for all parties and is being

circulated for signatures. The court has approved a notice to be provided to all class members and has scheduled a hearing for May 31, 2005 to decide whether or not to approve the

proposed settlement.

A full copy of the "Proposed Settlement Agreement" is available online at www.lacera.com, where it can be downloaded and printed. 

Los Angeles County Employees Retirement Association

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ROBERT HILL

From the Executive Office

Marsha D. Richter, Chief Executive Officer



Proposals to Close Public Defined Benefit Plans

There are several legislative proposals and at least one potential ballot measure that would impact California's public pension funds. These proposals include:

- Assembly Constitutional Amendment [ACA] No. 1 and No. 5 (Richman); and
- The Howard Jarvis Taxpayers Association's Fair and Fiscally Responsible Public Employee Retirement Act.

What Would These Proposals Do?

These proposals vary in design, but all would mandate closing State, county, and local government "defined benefit" pension plans to **new hires** beginning July 1, 2007. The retirement benefits of those who are members of LACERA on that date, whether retired or active employees, would be unaffected.

How Would This Impact LACERA and the County?

- Investments of assets may need to be more conservative because no new members will be added after 7/1/07. More conservative investments historically have produced smaller returns for public pension funds.
- If there are smaller investment returns, the employer may need to pay more to fund retirement benefits.

- The employee and employer share the funding for the Cost-of-Living Adjustment program (COLA). If there are smaller investment returns, the employer and employee may need to pay more to fund the COLA program.

- LACERA's actuary estimates that the County contribution rate would need to increase by 3.66% of pay to pay down existing funding shortfalls. We expect the closed LACERA plan will have fewer members over time. So, LACERA will need to match the payment of this County debt to the shrinking membership payroll. This could equate to a \$206 million increase to the County contributions for the fiscal year ending June 30, 2008.

- LACERA's actuary estimates that the County's total contributions (the LACERA defined benefit plan and the proposed new defined contributions plan combined) for the first 10 years would be \$1.29 billion more than the contributions required if all employees were covered by the LACERA defined benefit plan. The actuary estimates that the County would not realize any budgetary relief under the Richman/Jarvis proposals until the 2018-2019 fiscal year.

Executive Office Cont'd from pg. 2

How Would This Impact New Employees Hired After 7/1/07?

The proposals all mandate that new employees, hired after 7/1/07 would not be able to participate in the State, county, or local government’s defined benefit plan. New hires would (or “may”) enroll only in a defined contribution plan, similar to a 401(k).

There are many differences between LACERA’s defined benefit

plan and a defined contribution plan. Some major distinctions between the two include:

- Retiree health care is not included in a defined contribution plan but is available through LACERA’s current plan, and
- Disability retirement is not included in a defined

contribution plan but is available through LACERA’s current plan.

How Would This Impact Retirees?

- As indicated above, current retirees and employees are guaranteed their LACERA benefits under State law.
- LACERA’s STAR COLA plan is optional. Although the STAR

Listed below are other differences between LACERA’s defined benefit plan and a defined contribution plan:

<u>Defined Benefit Plan</u>	<u>Defined Contribution Plan</u>
Employer promises to pay specified benefit at retirement	Employer promises to contribute specified amount to member account periodically
Retirement allowance is payable for the life of the member	Benefit payments stop when money is exhausted
Employer invests the funds and bears the risk of adverse investment performance	Employee decides how to invest the funds and bears the risk of adverse investment performance
Benefit amount is determined by average pay, years of service, and age	Benefit amount is determined by investment performance and amount of contributions
Better inflation protection thru COLA (cost-of-living) programs	No COLA program
Funds not available during active service	Hardship withdrawals permitted, sometimes loans permitted during active service
Reciprocal pension benefits possible with specified public employers	Possible transfer of member funds to tax-qualified plans as allowed by law
Various retirement benefit options available to member	Not applicable
\$5,000 lump sum death benefit for retirees	Not applicable

COLA benefit is vested for retirees who are currently receiving it, new inflation damage does not have to be included.

- The current Retiree Health Care program is available to employees who retire with a LACERA benefit. It is uncertain if non-LACERA members may participate in the Retiree Health Care program.
- If the Retiree Health Care

program is closed to new entrants as the LACERA defined benefit plan is closed to new entrants, retiree health care costs may increase since there will be fewer covered enrollees.

Other Important Facts

- Smaller investment returns resulting from more conservative investments would increase employee contribution rates.

- Administrative costs of defined contribution plans are higher than defined benefit plans.
- The National Association of State Retirement Administrators (NASRA) reports that the median administrative cost of a defined contribution plan is approximately 1.40% of assets, whereas the median cost of a statewide public defined benefit plan is approximately 0.30%.
- The average cost of investing

Do you have questions
regarding your
retirement benefits?

Visit our web site at:
www.lacera.com, or
email: **welcome@lacera.com**

Just call the numbers below
and ask to speak to a
Retirement Benefits Specialist.
Telephone LACERA at
626-564-6132
800-786-6464

FAX: 626-564-6155

Note: Your Social Security
number is the key to
finding your records.

Editor's Note

Spotlight on Retirement is published by the staff of LACERA. Signed articles represent the opinion of the writers and not necessarily the opinion of the LACERA Management, Board of Retirement, or Board of Investments.

Contributing Writers:
Janice Golden
Alison Herschberg
Bernie Buenaflor

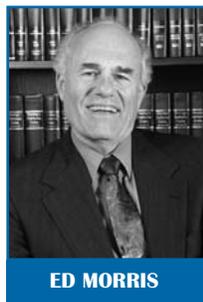
Design: Courtney Cook

Letters to the Editor may be sent to:
Delia Price, Editor-in-Chief
Spotlight on Retirement
LACERA
PO Box 7060
Pasadena, CA 91109-7060

*Alternative formats are available
upon request.*

Welcome New Board Members

LACERA is pleased to welcome two new members to the Board of Retirement. Ed Morris joins the Board as the Alternate Retired Member, and Armando Macias joins the Board as the Alternate Member elected by safety members. LACERA Board members and staff are looking forward to working with you. Good luck, gentlemen, in your new roles on the Board!



ED MORRIS

Ed Morris was born and raised in Los Angeles. He graduated from Glendale High School, attended Glendale College, and took accounting courses at

UCLA. He started his career with the County of Los Angeles in 1956 in the office of the County Auditor, and later transferred to the County Treasurer, Retirement Division in 1961. Of his 38 years of County service, Mr. Morris worked for LACERA for 33 years, retiring in 1994. He was the manager of the Benefits Division, and found it especially rewarding to assist active and retired members with issues regarding their pension, disability and health benefits.

Other professional affiliations have included serving on and being the Chairman of the Board of the Fiscal Credit Union, and serving on the Board of Directors of RELAC. Mr. Morris has also been a member of the Glendale Elks Lodge for 48 years. He and his wife Pat have been married 48 years this year. They have three children—two daughters and a son, and six granddaughters and one grandson. Ed's hobbies include sports and traveling in his family's motorhome.



ARMANDO MACIAS

Armando Macias joins the Board of Retirement for a three-year term as the Alternate Member. Mr. Macias is a 22-year veteran of the Los Angeles

County Sheriff's Department. Before becoming a Sheriff, Mr. Macias served in the Air Force from 1977–1981. Mr. Macias has earned A.A. degrees in Criminal Justice at the Community College of the Air Force, and Liberal Arts at Allan Hancock College, and is currently earning his degree as a business major at Cal State L.A.

Professional affiliations include serving as the Secretary for ALADS (currently serving a second term), serving on the Political Endorsement Committee since 1999, and founding the Centurion Club, a gathering place for community and business leaders to meet and contribute to their community through fellowship and teamwork.

In January 2005, Mr. Macias received the Legendary Lawman pin, recognizing his work on patrol for over 10 years. He was the recipient of the Meritorious Service award in 2004. 

2005 LACERA Boards and Committees

Below is a listing of all the Board and Committee members on both the Board of Retirement and the Board of Investments. In addition to this comprehensive list, you can find photos, Board Agendas, Minutes, By-laws, Bios, and more on www.lacera.com. Just click on the "About LACERA" tab at the top of the home page and select "LACERA Boards."

Members of the Board of Retirement

Les Robbins, Chair
William R. Pryor, Vice Chair
William de la Garza, Secretary
Mark J. Saladino, Treasurer and Tax Collection, Ex-Officio Member
Sadonya Antebi
Brian C. Brooks
Si Frumkin
Armando Macias, Alternate Member
Ed Morris, Alternate Retired Member
Simon S. Russin
Richard Wirth

Members of the Board of Investments

Sandra J. Anderson, Chair
Estevan R. Valenzuela, Vice Chair
Bruce Perelman, Secretary
Mark J. Saladino, Treasurer and Tax Collection, Ex-Officio Member
William R. Pryor
Herman Santos
Sol Soteras
Leonard Unger
Larkin Teasley

Board of Retirement Committees

Disability Procedures and Services

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Sadonya Antebi
Armando Macias
Les Robbins, Alternate
Sylvia Miller, Staff

Insurance, Benefits, and Legislative

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Simon S. Russin
William R. Pryor, Alternate
Marsha D. Richter, Kathy Migita, Staff

Operations Oversight

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Sadonya Antebi, Vice Chair
Armando Macias
Richard Wirth
William de la Garza, Alternate
Rob Hill, Gregg Rademacher, Staff

Joint Board Committees

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William de la Garza, BOR
Richard Wirth, BOR
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Bruce Perelman, BOI
Herman Santos, BOI
Larkin Teasley, BOI
David L. Muir, Staff

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Simon S. Russin, BOR
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Estevan R. Valenzuela, BOI Vice Chair
Leonard Unger, BOI

CEO Evaluation Committee

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William R. Pryor, BOR Vice Chair
William de la Garza, BOR Sec
Sandra J. Anderson, BOI Chair
Estevan R. Valenzuela, BOI Vice Chair
Bruce Perelman, BOI Sec

LACERA-Sponsored Long Term Care Insurance

Effective January 1, 2005, our long term care carrier was changed from Transamerica to Metropolitan Life Insurance

Company (MetLife), because Transamerica stopped offering new long term care policies as of January 1, 2005. Transamerica policies held

by members that were enacted prior January 1, 2005 will continue to be honored.

This insurance program helps

Cont'd on pg. 9

Powers and Duties of the Alternate Retired Member

We would like to welcome Ed Morris, Alternate Retired member, to the Board of Retirement. In the absence of the Board member elected by retirees, the alternate retired member shall participate and vote as a member of the Board of Retirement. Mr. Morris will serve as Alternate in the absence of Bill de la Garza, Retired member.

The duties of the Alternate Retired Member are as follows: If

there is a vacancy with respect to the retiree Board member, the alternate retired member shall fill that vacancy until a successor qualifies. The alternate retired member shall be entitled to the same rights, privileges and responsibilities of the retiree Board member.

Under By-Laws adopted by the Board of Retirement, the alternate retired member can attend any meeting of the Board but cannot

participate in deliberations unless the retiree Board member is absent. Additionally, the alternate retired member is not eligible to serve as an officer of the Board, and may sit and serve on Board committees only in the absence of the retiree Board member who has been appointed to serve on the committee. However, the alternate retired member may attend and observe the entire meeting of the committee. 

LACERA Election Schedule 2005

July 26, 2005 is Election Day. For your information, we are providing a schedule of events leading up to and following the election. The following positions are up for election: The Eighth and Alternative Eighth member positions on the Board of Retirement, and the Eighth position on the Board of Investments.

Schedule of Events

- March 30, 2005—Election Notices will be mailed to each member retired on or before March 1, 2005.
- May 11, 2005—Candidate filing ends.
- June 28, 2005—Election Ballots will be mailed to each

member retired on or before March 1, 2005.

- July 14, 2005—Last day for retirees to request a duplicate ballot from the Registrar Recorder/County Clerk's office.
- July 15, 2005—Last day duplicate ballots will be mailed to retirees by Registrar's office.
- July 26, 2005—Final date for retirees to mail ballots back to the Registrar's office in order for their ballots to be eligible for counting.
- August 2, 2005—Scheduled date for the Board of Supervisors to declare the election results official (barring a recount).

LACERA's involvement with the election is limited to:

1. Providing the name and address files used by the mailing house to produce the election notices, and the Registrar's files to produce the mailing inserts for the ballots that will be mailed to the retirees.
2. Providing names of staff at LACERA to be contacted if needed, by the Registrar's office, to verify the status of any retired members calling to request a duplicate ballot.
3. Assistance with brainstorming of election procedures or other miscellaneous administrative matters when necessary. 

Executive Office Cont'd from pg. 3

and administering LACERA's defined benefit plan is 0.39% percent of assets.

- Currently, new hires to L.A. County do not pay into Social Security and therefore employees would not receive a

benefit from Social Security at retirement unless they paid into Social Security through another employer. 

Being Legally Prepared

Older adults, who do not have their legal affairs in order before a health care crisis occurs, may impoverish themselves as well as deplete the physical and emotional reserves of caregiving family members. It is of utmost importance that caregivers be informed about legal issues and appropriate documents that can protect the older adult. If incapacity occurs without the proper legal documents in place, a caregiver may have to go through arduous legal proceedings to prove incompetence and become the legal conservator.

Now is the time to find out which documents are in place and which are not. If an older adult becomes incapacitated due to a stroke or dementia, then the doctor, the bank, and/or healthcare providers will look to the family caregiver for guidance and decisions. Four essential documents that need to be in place are:

1. An up-to-date will
2. A durable power of attorney
3. A living will, and
4. A healthcare proxy

Older adults want a quality life and a dignified end-of-life, yet some believe legal issues are not important. This is simply not true. Siblings may disagree about a parent's treatment, physicians may argue convincingly about heroic measures, and nursing homes may suggest invasive treatments to protect themselves. All of these issues can negatively affect an older adult's quality of life. For his or her protection, family members, physicians, and health personnel need to know *specifically* the kind of treatment an older adult wants. For this reason, possessing the proper legal documentation is essential.

Legal problems affecting older adults have become increasingly complicated in recent years. As a result, family law attorneys are not always best qualified to advise an older adult about specific issues, such as preservation/transfer of assets to avoid spousal impoverishment when

one spouse enters a nursing home. A specialty in the practice of law has arisen from these legal complexities called *elder law*. Elder law attorneys can help with issues regarding Medicaid (MediCal), Medicare, Social Security, and disability claims and appeals. A good elder law attorney can also help an older adult qualify for Medicaid, help to preserve a lifetime of assets, arrange for the necessary legal documents, and create living trusts. The cost is well worth the peace of mind, and can prevent unnecessary and potentially bitter arguments and lengthy legal proceedings.

At a time of frailty and declining health, many older adults feel they no longer have control over their bodies or their lives. By working with an elder law attorney, older adults can gain control over important issues regarding personal property, health, and life and death decisions. Having the proper legal documents in place protects the older adult's wishes, helps to maintain his or her dignity, and brings peace of mind to family caregivers. 

Retiree Health Care Coverage and Domestic Partners

Are you covering a domestic partner on your LACERA-sponsored insurance plan? If so, you may not be aware that you may be responsible for paying federal taxes on the County subsidy amount paid for your domestic partner dependent.

The federal government does not recognize a domestic partner as a qualified dependent, therefore you may be responsible for federal taxes on the

portion of your County contribution (referred to as imputed income) applicable to your domestic partner and his/her dependent(s).

If you cover a domestic partner under your LACERA-sponsored insurance plan, each calendar year upon tax season, you will receive a special 1099-R Form with information on the County's subsidy amount (imputed income) paid for your partner's cover-

age for that calendar year.

If you have not yet, but would like to enroll your eligible domestic partner, please contact the Insurance Services Section for the appropriate enrollment documents.

For information regarding applying for a Certificate of Domestic Partnership, please contact the State of California at 916-653-4984. 

Identity Theft: Protecting Your Privacy

by Bernie Buenaflor

One doesn't have to look very far to see how vulnerable an individual's privacy is today, and how damaging the loss of privacy can be. A case in point is the recent misappropriation of private information from Choicepoint, one of the nation's largest data gathering companies. In this case, perpetrators created approximately 50 fake companies to establish customer accounts with Choicepoint. They were then able to buy the private credit and identifying information of unsuspecting victims. They were detected and stopped in October, 2004. Choicepoint has now notified almost 35,000 California residents, and over 140,000 individuals throughout the nation, that their personal information may have been compromised. According to the Identity Theft Resource Center, a non-profit group from San Diego, it can cost someone several thousands of dollars and, on average, 175 hours over a year's time to restore one's good credit standing once it has been damaged by identity theft. In the Federal Trade Commission's latest estimates, identity theft victimizes nearly 10 million Americans each year, costing businesses approximately \$45 billion per year, and consumers about \$5 billion per year.

The Choicepoint crime brings up two very important questions:

- What is LACERA doing to protect the private information you share with us?
- What can you do to protect yourself from identity theft?

LACERA has taken great pains to ensure that our members' private information is well protected. We supply our staff with privacy training,

and have implemented a number of physical, as well as electronic, safeguards to maintain the security of your data. We use key card doorway access controls and biometric computer access controls. We also have state-of-the-art video surveillance at our facility and shred all member-related paper garbage. A recent independent audit of our network and website controls by the audit firm, CANAUDIT Inc., gave LACERA outstanding marks for its innovative and exhaustive network and web site



security systems. The bottom line is that LACERA does not sell or share your personal information with anyone, and we use this information only to process your benefits. Rest assured, it is LACERA's priority to make sure your personal information is secure with us.

Even if you aren't one of the people affected by the Choicepoint incident, you can help to keep from becoming a victim, by taking a few steps that may go a long way towards protecting your identity:

- Get a shredder. One of the most popular ways to steal personal information is still "dumpster diving"—going through your trash to retrieve bank statements, bills, pre-approved credit card offers,

or anything that might show your personal information. If you shred anything that contains your personal information before you throw it into the trash, you will eliminate a major source of risk.

- Carry only the credit and identification cards you need, make a list of the cards you carry, and keep the list in a safe place.
- Do not give personal and financial information to people you don't know or whose identity you have not verified. Be particularly cautious about unsolicited phone calls, emails, or U.S. mail claiming to come from a legitimate source and asking you for personal information for "verification" or other official-sounding purposes.
- Keep all credit card receipts and statements in a safe place.
- Review your bank and credit card statements every month as soon as they are received.
- Ask your bank, credit card companies, people you do business with, and your employer to protect and not share your personal and financial information.
- Review a copy of your credit report from all three credit reporting agencies at least once a year. You are entitled to one free copy per year from each agency. They may be contacted at the following numbers:
 - o Equifax: 800-525-6285 or 800-685-1111 (www.equifax.com)

Long Term Care Cont'd from pg. 5

pay for support services for prolonged illness, injuries, cognitive impairments, or frailty that prevents you from doing normal day-to-day activities. Conventional health care plans, HMOs or Medicare do not cover expenses for long term care services.

The MetLife Long Term Care Insurance plan is available as an enhancement to your regular LACERA medical coverage. You may choose between the following three options:

- Coverage for home care only
- Coverage for nursing facilities only
- A comprehensive plan covering home care and nursing facilities

Home Care Benefits include:

- Personal care services
- Adult day care
- Hospice services
- Medical alert systems
- Caregiver training
- Home health care
- Homemaker services
- Respite care
- Therapeutic equipment
- Home modification

(Nursing Facility Benefits cover nursing homes, convalescent homes, and assisted living facilities.)

Long-Term Care 2005 Seminar Schedule

Seminars will be held on the **second Wednesday** of each month at 10:30 a.m.

April 13	August 10
May 11	September 14
June 8	October 12
July 13	November 9
	December 14

Location:

LACERA Building, Gateway Plaza
300 N. Lake Avenue, Pasadena, CA
91101 First Floor, Workshop Room
Reservations: To make a reservation,
please call 800-207-9883

There is no way to predict if you will ever need long term care services, but you can be prepared. Call today to find out more about the Met Life Long Term Care Insurance Program for LACERA members at 800-207-9883. 

PUBLIC SERVICE ANNOUNCEMENT

Be a Volunteer at LACMA

The Art for All program at the Los Angeles County Museum of Art seeks volunteers willing to present tours of the museum's permanent collection and special exhibitions and conduct art workshops for seniors, visitors with disabilities, and youth-at-risk. Gallery guides have the opportunity to participate in a unique program in one of the largest museums in the western United States.

Established in 1980, Art for All has a history of providing quality programs for seniors, children and adults with disabilities, and youth-at-risk. These programs have included gallery tours, art history lectures, and art workshops. In 1992, the museum formed a corps of volunteer guides to meet the increased demand for these programs. Since its

inception Art for All has served over 125,000 visitors, with 98,000 being served over the last 12 years.

The volunteer Art for All guide will be required to attend four training sessions (each four hours), which will begin in the Spring of 2005. Volunteers are expected to do independent research in order to learn about the museum's art works and to become proficient in the delivery of their individually developed tours. Each guide will present a practice tour before being assigned to specific constituencies. Volunteers will be asked to provide at least three one-hour tours per month. Art for All guides are expected to make a minimum commitment of one year to the program.

The minimum requirement for an

Art for All guide is an undergraduate degree in liberal or fine arts. Art for All is especially interested in recruiting guides who are fluent in English and Spanish and willing to conduct art workshops. The Art for All guide must be comfortable working with individuals with diverse functional abilities. The ideal guide is enthusiastic, compassionate, and flexible. In addition, the Art for All guide must either be a member of the museum or become a member upon acceptance into the program.

For further information, please contact Mary Martz, Ph. D. or Thelma Waxman by phone at (323)857-6130 or (323)857-0098 (TDD) or by email: mmartz@lacma.org or twaxman@lacma.org. 

Announcing My LACERA!

We are proud to announce the newest and one of the more exciting additions to our web site. Introducing the “My LACERA” member portal, an interactive feature that allows members to securely sign in and access personal membership information online, including:

- Plan type, service credit, membership date
- Retirement plan information such as hire date, current contributions and rate, reciprocal credit, contracts and remaining payments
- Your annual benefit statement
- Recent LACERA interactions such as address changes, estimate requests, etc.
- Much more!

Signing Up

Signing up for My LACERA is easy. Just log on to www.lacera.com and click on the “My LACERA” link on the home page. When you register for the first time, you should be prepared with your latest paycheck stub and know the most recent year you were hired by Los Angeles County. Once you have completed the registration, you will receive an email that contains a link; by clicking on this link, you will activate your account. Note that until you activate your account, you will not be able to access your personalized information on My LACERA.

Need Help?

If at any time you need assistance using My LACERA, feel free to contact a Retirement Benefits Specialist by calling us toll-free at 800-786-6464, or sending an email to MyLacera@lacera.com. When you sign on for the first time you will have two chances to register. If you are unable to register online for any reason, or have any problems accessing your account, just call or send an email and we'll be happy to help you. 🏠

The screenshot shows the My LACERA web portal interface. At the top, there is a blue header with the text "MY LACERA" in large white letters, followed by "YOUR OWN PERSONALIZED SPACE ON THE LACERA INTERNET" and "Los Angeles County Employees Retirement Association". Below the header is a blue banner that says "WELCOME TO My LACERA". The main content area is light blue and contains a central box with the heading "Please sign in to your 'My LACERA' web page". This box is divided into two columns: "REGISTERED USERS" and "NEW USERS". The "REGISTERED USERS" column contains instructions for logging in, a "FYI" note about sign-in attempts, input fields for "Email Address:" and "Password:", a "SIGN IN NOW" button, and a "FORGOT YOUR PASSWORD?" link. The "NEW USERS" column contains a "Welcome!" message, instructions for registration, a "FYI" note about registration attempts, and a "REGISTER NOW" button.

Identity Theft Cont'd from pg. 8

- o Experian:
888-397-3742
(www.experian.com)
- o TransUnion:
800-680-7289
(www.transunion.com)
- You might also consider placing a fraud alert on your credit report with each of the three major credit reporting agencies above. A fraud alert will force the credit reporting agency to obtain your permission before giving your personal information to anyone, so be sure that this added control won't be too unwieldy before you use it. Also, unless you are a victim of fraud, you may be charged for this service.
- There are private companies that offer credit surveillance services for a fee. Though types of services vary, they all basically alert you by email if activity has occurred on your credit file in one of the three major credit reporting agencies. Be wary of these services, though, as there may be unscrupulous vendors out there. When in doubt, contact one of the major credit reporting agencies or the Department of Consumer Affairs at the number given below.

Consumer Affairs at (213) 974-1452 (their website is <http://consumer-affairs.co.la.ca.us>). You may also call the Federal Trade Commission's identity theft hotline, (877) 438-4338. A helpful resource is a book entitled "From Victim to Victor: A Step by Step Guide to Ending the Nightmare of Identity Theft." This book was written by Mari Frank, an attorney-mediator and leading identity theft victim's advocate, who, herself, was once an identity theft victim.

Incidents of identity theft have increased exponentially in recent years. Fortunately, law enforcement and government have also stepped up their responses. At LACERA, we are doing our part to make sure your personal information is safe with us. 

No matter what we do, we can never completely eliminate the risk of identity theft. To learn additional ways to deal with identity theft, you may contact the Department of

Cost-of Living Cont'd from pg. 1

or a STAR COLA* benefit. The excess per plan that was added to the accumulation account is shown in the chart below.

COLA for Plan E Members

Effective June 4, 2002, the L.A. County Board of Supervisors adopted a COLA benefit of up to 2% maximum for retired Plan E members or their survivors. Therefore, Plan E members who *retire on or after June 4, 2002 are eligible for a Plan E Automatic COLA*. Plan E members

with earlier retirement dates are not eligible.

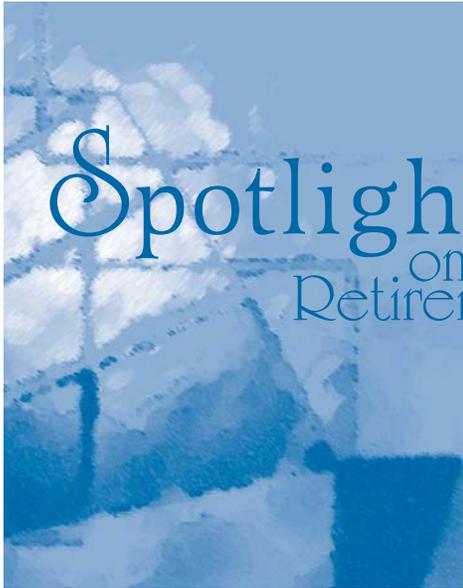
Although Plan E members are eligible for 2% this year, the portion of the 2% members will receive is based on a ratio defined as the months of service earned *after* June 4, 2002 divided by the total months of service. For example, Plan E members retiring on March 31, 2005 have earned most of their service credit prior to June 4, 2002, and only 2 years, 10 months of service *after* the COLA effective date. Therefore, eligible Plan E recipients

will receive only a small COLA increase.

In the future, for those members who are *hired on or after June 4, 2002*, the Plan E Automatic COLA will be computed on the members' whole monthly allowance, the same as Plan B, C, and D members' COLA.

*STAR COLA is a benefit designed to restore a retiree's purchasing power to 80% of that held at the time of retirement. In 2005, no additional retirees qualified to receive a STAR COLA benefit. Current STAR COLA recipients will continue to receive their amount for life. 

Retirement Dates	Plans	Max. COLA	CPI Change	Your April COLA	Added to COLA Accumulation
All Dates	A	3.0%	4.4%	3.0%	1.4%
All Dates	B, C, D	2.0%	4.4%	2.0%	2.4%
6/04/02-3/31/05	E	2.0%	4.4%	up to 2%	2.4%



Insurance Carrier Toll-Free Numbers

For easy reference, cut out this list along the dotted lines and post near a phone.

Medical

Blue Cross I, II, III.....	800-284-1110
Blue Cross Prudent Buyer Plan.....	800-285-1110
CIGNA Network Model Plan.....	800-832-3211
CIGNA HealthCare for Seniors (Limited Arizona areas only).....	800-747-8686
PacifiCare.....	800-624-8822
Secure Horizons.....	800-228-2144
Kaiser Permanente.....	800-464-4000
Kaiser Senior Advantage.....	800-443-0815
SCAN/SmartCare.....	800-559-3500



Dental/Vision

Cigna Dental/Vision.....	800-845-3820
CIGNA Dental HMO/Vision.....	800-367-1037
MetLife Long Term Care Plan (Formerly Transamerica).....	800-207-9883

Who should you call?

- **Call the insurance plan carrier for:** I.D. cards, plan booklets, claim forms, eligibility and billing questions.
- **Call the LACERA Insurance Services Section (800-786-6464, prompt #1) for:** Plan enrollment information, benefit changes, administrative rules, and special insurance problems you cannot resolve with the plan carrier.